GLIMPSES OF CHETTIMARNAD

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A BUNGALOW IN RAMNAGAR.

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PREFACE.

I went on a motoring holiday trip of South India in September. In the course of my three thousand miles journey I visited Chettimarnad or the region in which the powerful banking community of Nattukottai Nagarathars live. I was amidst them for a week and this book is a record of my impressions of the place and its people. An attempt has also been made to present the reader with an idea of the community's past and present status.

I do not know whether there is any book about the Nattukottai Nagarathars in the English language. I have not come across any so far. And if this *Holiday Journal* can throw some light on them, I should feel very gratified.

SALEM,

October 1, 1937. N. P.

Introduction

Ampang Street in Kuala Lumpur, Federated Malay States, is a wall street in minature. On either side of it barrack-like homes are built. A hall-like veranda connected the first home to the last, as if it were common to all. In each of these homes financial transactions big and small are carried on from daybreak till sunset, even later sometimes. The needy Chinaman, Malay and the Indian squatted on grass mats spread on the floors and carried on their financial transactions—depositing, borrowing and repaying. The Bosses here who lent out money are the Nattukottai Nagarathars or Chettiars from South India.

Fair, brown and dark complexioned individuals are these Chettiars. With clean shaven head and face, smearing holy ashes of Shiva on their forehead, merrily chewing betel leaves and nuts, they freely conversed with their callers across a foot high wooden stand resembling a Japanese dining table. These are my earliest recollections of the Nagarathars in mind. I have often seen such scenes in my youthful days and after. Then I began taking an interest in these men. Their simple dress, Tamil talks and peculiar South Indian habits in a cosmopolitan country like Malaya, made an impression in my mind. And as years rolled on my curiosity increased to know everything about them.

Many years later an opportunity presented itself. In 1933 I came to India on a brief holiday and was about to return to Malaya. In Madras, a prominent Nattukottai Chettiar then suggested to me that I should visit Saigon in Indo-China and make a study of the Chettiar community there, since four of them were expelled from that country just then by an unjust order of the Colonial French Government. He also suggested that I should write a few articles to the newspapers in India, so that our people might know the actual story behind that expulsion affair. I agreed to these suggestions firstly because the visit would afford me an opportunity to serve our people and secondly, it would also give me a chance to study the status of our Nationals there, since I have been always interested in the question of Indians Overseas. So, it was at Saigon that I first got to know the Chettiars at close quarters and thereby made a study of their lives and activities. At that time I wrote several articles to Indian papers on the status of the Chettiar community in that country. To complete my studies, as far as possible, I wished to visit Chettimarnad but it has not been possible all these years due to heavy work engaged as I am in the cumbersome and often thankless job of journalism, it is in India. However I happened to be in Chettimarnad so unexpectedly in September this year.

The Nattukottai Chettiars form a powerful community in South India to-day. They have this power on account of the enormous wealth they possess. In South India no other one community has so many multi-millionaires as you find among the Nagarathars. They have an interesting history

behind telling us how they built up their present position through their great enterprise.

There are many theories advanced regarding their origin. It is needless to go into them as they strike me unimportant and so not worth narrating. But from my own personal observations and study of the Chettiar character I have come to the conclusion that they are one hundred per cent Dravidians to-day living in South India. These people had the least to do with the Aryan races which came south from the north. Their individuality, the bond of brotherhood among them, their spirit of adventure, their reverence for the elders of the community, their devotion to idol worship and ancestral religion, all these seem to establish that the Dravidian blood in them is so strong.

We do not know anything much about the early history of the Nagarathars. I could not trace out any books on them either. But the earliest known fact about them is that they first lived in Conjeevaram. That was about four thousand years ago, it is stated. Then a thousand years back, they moved out due to certain grievances encountered at Conjeevaram. Coming south, they entered the kingdom of the Pandya Rulers, finding a settlement somewhere in the Tanjore District. Later on they moved into the region to-day known as Ramnad District. These facts come to light from a stone inscription in a temple at Velangudi.

The early Nagarathar settlers in the Ramnad area seem to have held their personal honour greater than life itself. In support of this contention I came to know of a story which is really illuminative. It appears that the Ruler Karunya Pandya

Rajan once abducted a Nagarathar girl, Muthu Meenakshi, daughter of a Arunachalam Chettiar. This the Nagarathar would not forgive. When they knew about the incident, representatives among them marched up to the Palace and demanded the return of the girl. Pandyan protested. He told them that the girl's life would be endangered in case she was sent back. But the Nagarathars persisted in their demand and Pandyan had to yield at last. Before the girl left the Palace, Pandyan warned the Nagarathars that in case the girl was murdered, he would demand in return eight Nagarathar lives as compensation. But this warning did not change matters. Muthu Meenakshi was of course killed and eight Nagarathars gladly offered themselves to be executed, as the King had asked them! Such codes of conduct and personal honour were to be found among the early Nagarathars of those days.

Now to come back to their history of recent times. We first come to know them rather clearly only from the time they became enterprising businessmen in South India, especially in the districts of Madura, Ramnad, Trichinopoly and Tanjore. The Chettimarnad has never been, not even to-day an agricultural region. Rains do not fall regularly in these parts and this is a great handicap to them. If agricultural facilities did exist, then the course of history with the Chettiars might have gone differently. Denied these facilities, they had to take up trade for an occupation. Nearly three hundred years ago we come to know them first as traders taking grains from one part of South India to the other. They are also said to have done business in precious stones even earlier. The profits they earned by this kind of trading activities made

them prosperous as years went by. One Chettiar tells me that the business prosperity of his community in ancient days could be easily understood from the descriptions contained in a well-known South Indian story book known as *Kovilan.*

Then came a turn in the occupation and fortunes of the Nagarathars. This business community suddenly took to banking activities. Trade was left out. Why this turning point in their occupation came, I am not able to say. Even exhaustive enquiries have yielded no good answers.

It is said that the Chettiars first took to banking about three hundred years ago. From their home district of Ramnad a steady flow of emigration now started. Leaving their families behind, they travelled by foot and bullock cart to distant parts in South India to open banking firms. They lent out money to the needy to develop waste areas and turn them into cultivable lands. This way, the Chettiars can proudly claim to-day that their forefathers had helped the development of agriculture in South India. When the Chettiars gave up their trading activities other folk in South India took them up. Even they were helped out by Chettiar financiers in the years gone by in the regions reigned by the Pandya kings.

As in business, so in banking the Chettiars prospered. They did not have to get securities for loans advanced because the morality of the people in those days remained on a high plane. They kept accounts on palmyra leaves written with a sharp steel pin. They were economical in spending because their living habits were so simple. Devoting all the time to build up their banking

interests, they worked hard and earned great fortunes. Thus as time went on, the community achieved power through wealth.

It is not known whether the Nagarathars of those days invested their money in purchasing paddy lands or house properties in the villages and towns they lived and did business. But it is more correct to say that they did not. Because, more and more money was needed to enlarge the scope of their banking activities. A portion of the money they earned by the sweat of their labour was spent on charitable causes. They built way-side rest houses, established water-sheds to supply drinking water to the weary traveller who in those days did not have any motor cars or railways as we have to-day, built temples for worship, went on pilgrimages, fed the hungry and clothed the naked on festive and ceremonious occasions. From these details we have seen so far the Nattukottai Chettiars had a glorious existence as a community in those years gone by.

Again another interesting change in the community's fortunes came about the time the British were establishing their influence in South India. Not satisfied with the progress they were making in the home country itself, a few adventurously inclined Nagarathars began emigrating to the neighbouring island of Ceylon. They went to Burma and Malaya next and then to Siam and Indo-China. The journey was done by sail boats and it took several months for them to reach the destination. Voyages in those days were perilous but the determination of the Nagarathars to prosper even in countries beyond the oceans was unshakable. They were courageous enough for the task. They took with



AN AGED NAGARATHAR COUPLE

them money from Chettimarnad and lent it to the natives on small interests. The natives got such loans and developed their countries for agriculture and mining. The Chettiar thus proved to be a great blessing to the pioneers engaged in the task of turning the face and fortunes of their respective lands.

Doing banking business in those countries was not an easy affair for the Chettiar. He had to learn the language of the country first, had to identify his clients who for all appearances looked more or less alike in the eyes of the Chettiar, unless they happened to move rather closely in their business relations. Further, the Chettiar had to lend out money often without proper securities. More than all these the debtors vanished from place to place when they found themselves unable to pay debts. To trace them out often by walking miles after miles through the forest filled country-sides in Burma, Malaya, or Indo-China, crossing rivers by crudely built canoes sometimes, all these were first rate ordeals for the banker. But none of these difficulties discouraged these brave men of Chettimarnad. They stood up to all these tests. They went ahead establishing their business on a firm footing. And the result was remarkable. As time went on, prosperity knocked at their doors and they piled up great fortunes.

Since they were going to places where conditions remained unsatisfactory the Chettiars did not take their wives and children with them. Subsequently, they made it a custom that their women should not be taken abroad. And no one did for long. Then in 1928 a bold reformer, Mr. A. V. Thyagaraja took his wife and children to Rangoon for a holiday on the face of great opposition from his

community folk. This is the first case in which a Chettiar woman went abroad. Nowadays many of them go. One of them had taken a trip even to England in recent years.

In the early years when the Chettiars reached Burma, Malaya and Indo-China, the postal system was not very satisfactory. So in order to connect the Chettiar at home with the Chettiar abroad, they maintained their own postal system. From each country they wrote out epistles on palmyra leaves, had them collected from spot to spot and shipped them through a man to India. He brought the letters to Chettimarnad and distributed to the proper persons to whom they were addressed. Then again he collected letters here and took them to Burma, Malaya or Indo-China. All these entailed delays but delays did not matter in those days, for that was no stock market era.

The morale of the Nagarathars in those days was really admirable. They trusted one another to the extent of several thousands and often a man left huge amounts of money with another even without getting an ordinary acknowledgment receipt. Promises were kept up for break of them meant loss of credit and dishonour for life. Such were the remarkable days for the early Nagarathars.

To-day a great change has come into their business activities. They have ceased lending money as they did years ago on a large scale. Most of the old style banking firms refuse to lend out anything but at the same time keep on busy collecting dues from debtors. Besides, one or two Chettiar banking institutions on the model of foreign banks have also sprung up in recent years.

In Burma, Malaya, Ceylon and Indo-China many of the old established chettiar banking firms are being wound up. Protective legislations and Acts designed under the pretext of helping the natives have checked the Chettiars' business activities in those countries. And of course they themselves clearly understand the turning of the tide. They are no longer keen of doing any banking in those countries at all. They would like to come home from those lands if they possibly could but they cannot since the aggregate wealth of theirs must exceed the limits of several billions.

In South India the Chettiars are to-day keeping up with the commercial progress that has come to other communities. Once again they have begun to play their part as leaders of commerce. Insurance companies, automobile concerns, banks, stocks and shares companies, publishing houses, factories, mills, motion picture producing corporations, all these enterprises have been commenced by the members of the Nagarathar community.

In olden days the wealth of the community was ever on the increase. But in these days the young-men are not very considerate to the basic principles on which their forefathers earned great fortunes. Luxuries of modern days have attracted them. And before my very eyes I have seen well to do Chettiar youths gradually getting into financial ruin step by step and finally landing themselves into a state of bankruptcy. Will not the public spirited Nagarathar leaders find out some methods to pour out the present day evils of the community and preserve its fair name?

September 9.

Near an arch constructed in Pudukotta to commemorate the Golden Jubilee of Queen Victoria, Minnie my companion stopped the car for a fill of gasoline. Just then my usual querry:

"Where do we go next?"

The reply was that he would take me wherever I wished to proceed and it was Madura I had in mind just then. But now a Nattukottai Chettair clad in his usual dress of dhoti, shirt and shawl was seen walking along the road under an umbrella shade. He fired my imagination.

"That is a Chettiar!" I pointed out to Minnie.

He agreed with a smile.

In the next few minutes I unfolded the road map I had in hand and decided that we should go to see the Chettiars in their home villages. So our course of travel was now turned towards Chettimarnad.

Through a dirty rough road we now journeyed on. On either side were vast plains filled with palmyra trees, thorny shrubs and bushes. On the road, we were often accosted in front by bullock carts heavily loaded with bags of paddy. It was a great effort on Minnie's part to sound the electric horn and make the drivers of the carts give us the right on the road to pass on. The twenty

miles run from Pudukotta was by no means pleasant through these cursed roads. It took us nearly an hour. Then we found ourselves in Chettimarnad which in fact means the region where the Chettiar villages are situated. In the days that are past, the Chettiars were scattered in ninety-six villages but now the number has dwindled down to seventy-eight, a few in Pudukotta State but mostly in the Ramnad district. These villages are divided into five belts or regions according to the geographical directions in which they are located for conveniences of reference. And the total population of the Chettiars is said to be about a hundred thousand souls including those who have left these villages for countries abroad to do banking business.

It was past twelve when we arrived at the first Chettiar village we visited. Arimalam is a rather big village with a fairly good population I suppose. Situated within the Pudukotta State itself, its streets are sandy. There appeared scant vegetation in this place. The village's greatest asset seems to be the huge houses constructed years ago in a quaint style. Their owners should have money and so, in order to proclaim to the world that they have it, they built these mansions, just like the *Banias* who built up *gold chambers* in Sardarnagar (Bikanir) to boast about their wealth! To-day these castles-like homes of Arimalam remind us of a town we might have perhaps dreamt in antiquity or the Arabian Nights stories. Most of these homes were completely empty I was told, for their owners lived in Burma, Singapore or Ceylon doing banking business. But their servants and stray relatives occupied these homes, a handful of them. And judging from the way these homes were kept, I was never able to

form a favourable impression about the Chettiars' clean habits in home-keeping, though I know that they are regular in their baths and wearing clean washed clothes every day. A small clean home rather than a dirtily-kept mamoth mansion is the right place to reside. This, I wish the Chettiars to understand.

The streets of Arimalam are narrow. In one of them, a dark complexioned villager (not a Chettiar) drove a bullock cart as if he were competing for a trophy at Miami! He came opposite to our car. Minnie at the wheel viewed his approach with concern. I signalled the cartman to stop but he would not take any notice. He not only drove his bandy rashly but also wanted to overtake the two carts leading him on to his left. In another minute the expected had happened. A clash! The poles of the cart pressing the bullocks' necks scratched the mudguard of our car. Minnie and I got busy now. We stepped out and went to catch the cartman who tried to escape by driving the vehicle faster still! Poor devil! He thought he could get off. I was able to stop him before he had gone about 20 yards. Minnie caught hold of his bulls and I went to the police station to record a complaint. The cartman made his appearance there and pleaded that he was hurrying up to attend a wedding! Could that be sufficient excuse to speed up a country bullock cart and damage a car, I am not able to know even to-day!

The Police Inspector at Arimalam recorded a complaint from Minnie and I endorsed it. Having done this, we drove off. We said to ourselves that we would not be meeting yet another bullock cart speed-king bound for a wedding in Chettimarnad!

The road from Arimalam was by no means better. The rough and tumble, the jerks and the slips we had were many. For the next ten miles we drove on without a stop. Then we reached another Chettiar village, Royavaram. This is not much different from Arimalam in appearance, though the streets here were a bit broader. The sandy streets as well as the over-sized homes of the rich were of course there. The sun was right over our head and the heat waves filled the atmosphere everywhere. We perspired freely. Soon we came across a stone-built Hindu temple by whose side was a tank filled with water of green colour. We drove on. Then taking a turn, we entered a street where thatched roofed sheds were put up in front of two homes. These sheds were decorated with green foliage and plantain trees, having bunches of fruits portruding.

" A marriage here perhaps ! " murmered Minnie.

Presently we stopped the car. We could hear the South Indian music played by a pipe (*Nadas waram*) to the accompaniment of a drum. We could also hear the noise of a band playing a time-worn out English march tune.

" Yes, it is a marriage" Minnie confirmed.

" This is the wedding season out here, in this month of *Avani*, auspicious for everything."

Two minutes later a pleasing spectacle presented itself before our eyes. A youngman clad in *dhoti* and shawl came towards us on horse back. His ears were bored and diamond ear-rings which were fastened to them glittered in good sun light. On

the head he wore a red silk turban with linings of gold. Around his neck was placed a heavy rose-garland, also a golden chain. A groom who accompanied the young fellow helped him to sit aright on the horse and he was a Chettiar bridegroom going to see his bride and enter into the bonds of wedlock.

Besides the musicians, a few men and women dressed in their best costumes in all colours accompanied the bridegroom on horse back.

Now the Chettiar wedding is somewhat different in customs and ceremonies from those which the Tamils generally have, I understood on enquiry. In almost all cases, the contending parties in a wedding hailed from the same family, at least from the same village. The advantage of arranging such a marriage within the family itself is because the Chettiars do not want the family wealth to pass off into the hands of others in other places. But marriages between parties from different families and different villages also take place, but they occur only rarely.

As is the general custom among all South Indian Hindus, it is the parents of the couple who arrange marriages. No period of courtship or romantic overtures between the parties ever happen. But in these days, the English educated element among the Chettiars are more inclined to marry the women they love. Whether this tendency will become more and more popular among them, time alone can judge.

Now to consider how a Chettiar marriage takes place. It is a six days affair, I am told. On the first day the decorated bride's home presents a gay

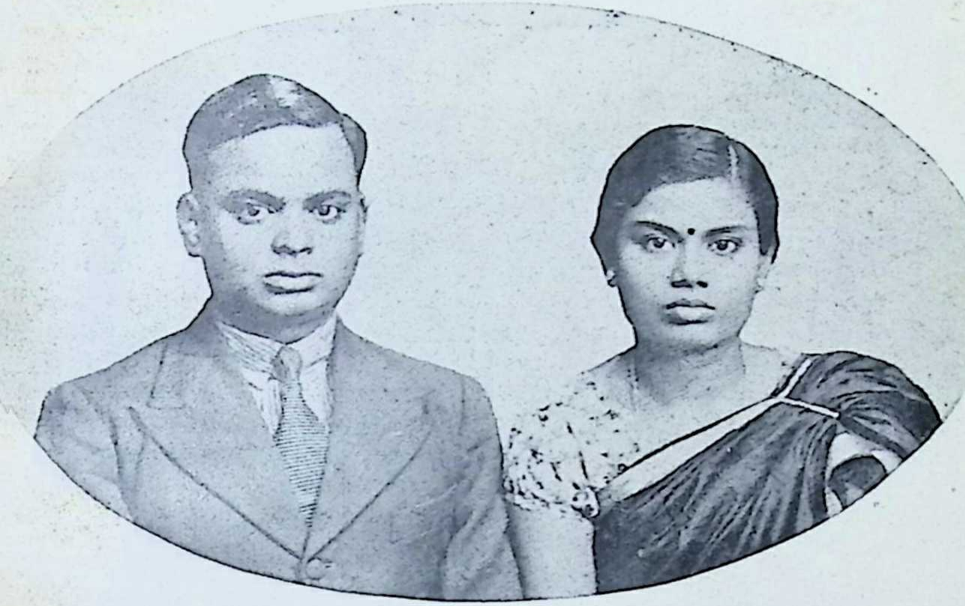
appearance. Inside of it a special dais called the *Manavarai* is constructed, a raised platform decorated with flowers and leaves and colourful wall-paper. The bride dressed in her costliest *saree* is taken in procession to a temple that day and brought back in a bullock cart or motor car, whichever she happened to own. Then she is made to sit in the *Manavarai*. A Brahmin priest conducted religious ceremonies while musicians deafened ears by playing soft and hot music. Brass lamps with wicks soaked in ghee or gingili oil illuminated the *Manavarai*, now a days even electric lights. Then, at the auspicious hour fixed for the wedding, an elderly Chettiar of the village happily married for several years and respected by the community on behalf of the bridegroom mounted the dais and tied the sacred jewel called *Thali* around the bride's neck. This is the ceremony known as *Thirupootal* among the Chettiars.

This over, the bride's relatives go out in procession accompanied with music to invite the groom who usually arrived at the home of the bride on horse back. On alighting from it, he takes the first glance at his partner through life's journey, the girl standing at the door way welcoming her man. Whether he liked her or not at first sight, it mattered little. The deal is closed. He has to love the woman he has married by proxy. Then followed feasts, nautch and music parties. For four days the guests were entertained lavishly and for two more days the relatives were made to remain at the wedding home. On one of these days, the couple would be taken out in procession through the streets of the village to herald to the world that they had become man and wife.

It was half-past one when a passing Chettiar finished telling us these details of how a wedding is conducted in his community. Minnie was impatient and he was hungry. We had not found any place to take some lunch as yet. In the scorching heat we even grew very very thirsty. So we moved on. We found many small tanks in Royavaram but we could not convince ourselves that the water in them was pure. But as we reached the end of the village, we came across a small mud hut roofed with red tiles. We pulled up here. Minnie got out first. He said it was a water shed. A lad of ten advanced towards us and poured sparkling clean water into our flasks, good cold water which gave us great relief. And bless the hand that gave it. It seems that the water shed in Chettimarnad is an integral part of village charities. Drinking water to the thirsty seemed to be the first act of charity on which the Chettiar philanthropist laid his hands.

The heat of the sun was terrible but our spirits were as fresh as the water we took in at Royavaram. We drove at a moderate speed. Minnie, a steady man at the wheel handled it without a fault like Paderweski handling the keys of a piano. Half an hour later we were at Thirumayam, another Chettiar village. Here is an old fort which is crumbling down bit by bit. In the centre of the village is a rock about one hundred and fifty feet high. On its top is seen a temple, dedicated to which particular God of Hindu mythology I know not. This place is of historical interest said Minnie to me pointing out the temple top. I grew interested.

"Years ago, there was a dumb king here, very powerful" Minnie started the story.



A MODERN CHETTIAR COUPLE.

" He would not yield to any one. Finally he was trapped and handed over to his enemies by his own kith and kin. Since that day the importance of Thirumayam ceased " !

Minnie's crisp stories like this one interested me. He was no historian or research scholar. He knew several stories like this from what he had heard now and then from people around him. He had taken no trouble to find out who the dumb king was, in what year he existed, when he was captured or the names of his kinsmen who placed the trap for him. I do not blame Minnie for failing to make these enquiries, because I know the average educated man in South India is like Minnie without any passion for original research with a view to enrich his personal knowledge.

From Thirumayam we entered the village of Kanadukathan. This is not an important village of the Nagarathars except for the fact that some of them well known in Madras hailed from this place. Kanadukathan is the place of origin of the late Sir M. C. T. Muthia Chettiar who was famous in Madras as a banker and industrialist and whose memory is being kept up so fresh in the minds of South Indians by his talented and public spirited son the Hon'ble Mr. Chidambaram Chettiar who has begun to play a conspicuous part in the affairs of his country.

The huge mammoth like homes in Kanadukathan as we have already seen at Arimalam, once again appeared before our eyes. The Chettiars are a moneyed class we know but they seemed to have built huge houses with no good purpose in view. If Raman built a home costing two lakhs, Krishnan

was there to spend three and beat the previous record. A spirit of rivalry and competition in house construction seemed to have been the cause of the birth of such giant homes in Chettimarnad, only the brick manufacturer, hardware merchant and the mason benefiting by them, none else.

Before we left Kanadukathan we came across a hospital which usefully serves this village. It came into existence through the generosity of a gentleman well known in Madras, Mr. S. A. A. Annamalai Chettiar. He, a wealthy man is the first among the Chettiars to take to the pastime of flying a plane and more than that, to own one in all South India.

Philanthropists in South India are mostly those who spend their money expecting the Government to take note of their good act and confer titles like the 'Rao Saheb.' Many a man who constructed even a cattle shed on the road side had been honoured in the past with such titles but it was a paradox to me to know that Mr. S. A. A. Annamalai Chettiar was not given any title so far. Minnie cleared the clouds for me.

"He does not care and has made no attempt to secure one" was the simple answer.

As we were leaving the village limit of Kanadukathan my attention was drawn towards a railroad nearby. It was the Ceylon boat mail route. But the railroad station here was situated nearly a mile away from the village. This reminded me of the story of the American Negro cab driver who when questioned as to why the railroad station was a bit far from the town said that it was because the railway company wanted the station to be quite close to the rails!

It was half-past two when we reached the railroad station in Kanadukathan. There wasn't a soul to be seen around here. Probably no train was expected to arrive at that hour. I understood that there were too many railway stations constructed in Chattimarnad area lately. We leisurely wandered about on the platform for a while. By the side of the booking office building, we came across an imposing structure which I at first misunderstood for the Stationmaster's residence. Then on a second thought, I realized that such a thing would not be built, jetting out into the platform. A little fellow who now happened to come into the platform was willing to clear the doubt. He said it was the waiting room *de luxe* for a wealthy Chettiar of Kanadukathan and he waited here for the train while setting out on his periodical travels. I was surprised because I could not understand why he, an ordinary human being like any other should enjoy extraordinary privileges in a railroad station. However this waiting room should have been a source of amusement to some and inqusitiveness to others aboard the trains!

Opposite to the railway station I noticed a vast tract of land filled with shrubs and thorny trees. Two fine roads ran into this fenced region but we could not drive in and see what this place was. Sign boards announced that the roads were "private". There was not even a human being seen around here to give us some information. I was in fact wanting to drive in and see this shrubby place but oh, no. I did not want to face the ordeal of a prosecution for peeping into this forbidden fenced place.

In another half an hour we reached Karaikudi, the only town with a Municipal Council in Chetti-

marnad. It appeared to be a busy place and in fact it was so. Since we were very much tired, Minnie and I decided to drive on straight to Ramnagar where we decided to call on a friend and stay with him, intending to return to Karaikudi the next day in order to see the place in detail. Twelve miles more and we had reached our destination. My watch showed the hour as three.

September 10.

Ramnagar is a suburb of the town of Devakotta. Here you see a few homes of Chettiars built on modern architectural plans. They treat these homes as pleasure resorts where they could have the freedom to live a life just as they liked. Here they have done furnishing on modern lines, have grown pretty-looking plants and have constructed pleasing fountains to play in their gardens. Again they have engaged a retinue of manservants to wait on them and their guests. In the bungalow opposite to the one in which Minnie and I were housed a Chettiar possessed as many as a dozen dogs of varying breed. The wolf hound, the spaniel, the chick and the bull dog, the sheep and the terrier were there. I was fascinated by them. They kept on howling but I was not able to make the acquaintance of these fine fellows.

I had not known that the Chettiars were fond of pets and domestic animals. Here I had to change my long-retained impression. In some of the bungalows I saw parrots and singing birds kept in cages. Even peacocks were owned by them and these lovely birds wandered hither and thither in the gardens spreading out their magnificent multi-coloured feathers. Some had wild cats, others had varying kinds of monkeys as their pets. Life was certainly different in this place from the other parts of Chettimarnad I visited.

In Ramnagar bungalows life began only after sunset. Gramophones blared out good Tamil music

since the radio is yet to become popular out here. Chettiars and their friends gathered, dined, and played games and talked out gossips. 'Late nights' are usually the order here and merriment went on all through, for the men here had a care-free existence.

The evenings are cool in Ramnagar. The days are pretty hot. Still in some bungalows shade giving trees made even the days congenial.

At eight in the morning Minnie and I had our breakfast. A few rice cakes, ghee and hot *chutney* were served and this is the usual breakfast menu here I am told. These cakes were placed before me at breakfast time wherever I went in Chettimarnad. In addition, there was strong coffee. Meal over, Minnie and I left Ramnagar to see some Chettiar villages.

We arrived at Devakotta first, two miles ahead. This is not a villagc but a town which had been recently given a Municipality, the Chettiars all along protesting against it in the belief that they would be taxed heavily. The population here is twenty-five thousand and the town shows signs of growth in the years to come.

In the past, Devakotta was the best known place in Chettimarnad. Only in this town could you find then a few men worth more than million rupees each. One of them had the title of Zamindar, Mr. A. L. A. S. P. Arunachalam Chettiar. His descendants are now residing in Devakotta itself and I met some of them.

The roads in and around this town are not kept clean. They are sandy and dusty. I cannot

understand why the North Ramnad District Board should fail to look into their condition. Most of the pathways in Chettimarnad have been cut with the money given by well-meaning Chettiar philathropists who also endowed funds to the District Board to maintain such roads in tolerably good condition. Still the North Ramnad District Board does not seem to have paid any attention to them. It is a shame that in Chettimarnad where the wealthiest of South Indians live, the roads should be kept in such a manner.

Mr. Kaviraj, the Special Officer of the Devakotta Municipality told me that he was going into the question of road improvement at the moment. He had been there only for nine months and all the time he was engaged in the task of collecting the arrears of taxes. He said he was optimistic of the results of his efforts in Devakotta and that before long, considerable improvements could be effected.

Minnie and I called on a friend in Devakotta. As we sat chatting we heard loud music from a neighbouring home. On enquiry we found that a ceremony was going on. It was for a child before attaining its fifth birthday. Till this ceremony day arrived the child's head is untouched by the barber's razor. On that day only it had the first shave of the head. Decorated with jewelleries and fine clothes, the child is made to sit on a silver or golden plate filled with betel nuts. Then a few men lifted the plate from the surface of the floor and swung it hither and thither for a few minutes. This is the *Pudumai* ceremony and when it is over, the guests present are given gifts in fruits, betel leaves and nuts and flowers. Then feasts, music parties and *tamasha* followed. At least a thousand rupees

should be the cost for this function. But this is not the only function for which the Chettiars spent money in abundance and without any good reason or rhyme. To them spending money for festivities and ceremonies is a pleasing affair. Weddings some time cost them even Rs. 25,000 and believe me, never short of seven thousand! They don't mind in the least about the amount spent, so long as every one said that the function was the prettiest in town. Such waste of wealth in these days when money is so hard to earn should be avoided and if ever the Chettiars would take my suggestion in right earnest, my hats off to them!

The hour had struck twelve. Minnie and I sat for lunch at our friend's. Over a monster plantain leaf food was served. Some eight and odd kinds of curries were dotted on the leaf from one end to the other. Every dish was vegetarian and I relished the preparations, though they were new to my taste. Among the Nagarathars all were not vegetarians. A good section among them ate meat but here my host was a puritan who placed much importance on the value of a vegetarian existence. That's why fine boiled rice, vegetarian soups, pickles, curd, sweets and plantains formed the menu here. It was an effort on our part to eat everything that was placed on the leaf but then if you left anything untouched, the host got insulted, I was warned. So even at the possibility of getting indigestion, we had to eat. What an experience!

After tea I went out to see the residence of the old Zamindar of Devakotta for I wanted to have an idea as to how a noble man kept his home out here. This place appeared to be somewhat modern with

marble filled floors. There was also a tidily kept yard in the front with some dwarfish trees grown. This mansion had old-style furniture of the standard which existed in the last century. Portraits of Victorian worthies in England, of past Governors of Madras and of the notable members of the Zamindar family adorned the walls. Everything here appeared to be impressive and from what I saw, I could imagine to some extent the glorious life which the first Zamindar of Devakotta lived about half a century ago.

It was getting dark when Minnie and I drove back to Ramnagar.

September 11.

In the early morning the golden rays of the sun bring a charming effect on Ramnagar. As the bright light spreads over the plants, they develop life and the flowers begin to blossom. In our bungalow the sweepers get busy cleaning the paths and the gardeners begin to water the plants with the help of a hose. The droning noise of the electric motor which pumps out water from the well to the private reservoir tank is heard and I leave bed with a glorious feeling.

In the bath room there is convenience for a fine shower bath. It is a pleasure to have it in Chettimarnad where the day is terribly hot. As for myself, the physical frame had become so hot by eating hot stuffs, the kind of meal I am destined to eat out here.

I have not done any writing since leaving Pudukotta. Therefore I sat down with my typewriter to rattle out an article or two. Ramnagar might be a good place for a holiday but not an ideal spot to inspire thought. But if you seek for beautiful places capable of inspiring thought, well it is not within the reach or possibility for the average writer in India. So good old typewriter rattle on, rattle, rattle ahead!

Some young Chettiars, mostly Congressmen have come to see me, of course on my invitation. After we exchanged greetings we sat down to talk. That a good deal of political enthusiasm existed in

Chettimarnad was my information but then was it the truth ? I wanted to know. Yes, there was that enthusiasm among the youths in favour of the Congress, said one. It is the young Chettiar who speaks enthusiastically about the Proleteraits and Prohibition, Khaddar and Hindi Propaganda. But the adults are not generally taking politics seriously. Their chief interests are centred around banking, their ancestral occupation. But even the adults are spmpathizers of the Congress ideals. They have taken to wear khadder in all enthusiasm and feel that the Rajagopalchari Cabinet is capable of producing much more good to the Province than any Cabinet since the Raja of Panagal's Chief Ministership days.

"We had in Chettinad a large number of men who were opposed to the Congress until last year" said one of them present.

"Even that section has begun to symapthize with the Congress now a days since they discovered that the Justice Party adopted disgraceful tactics in politics during the last Pallathur election."

"What had been done at Pallathur proved to be an eye-opener to the community. It changed the angle of vision of the Chettiars in political matters."

"So you men to say that the Pallathur election was responsible to draw more Chettiars to the Congress side ?" I asked.

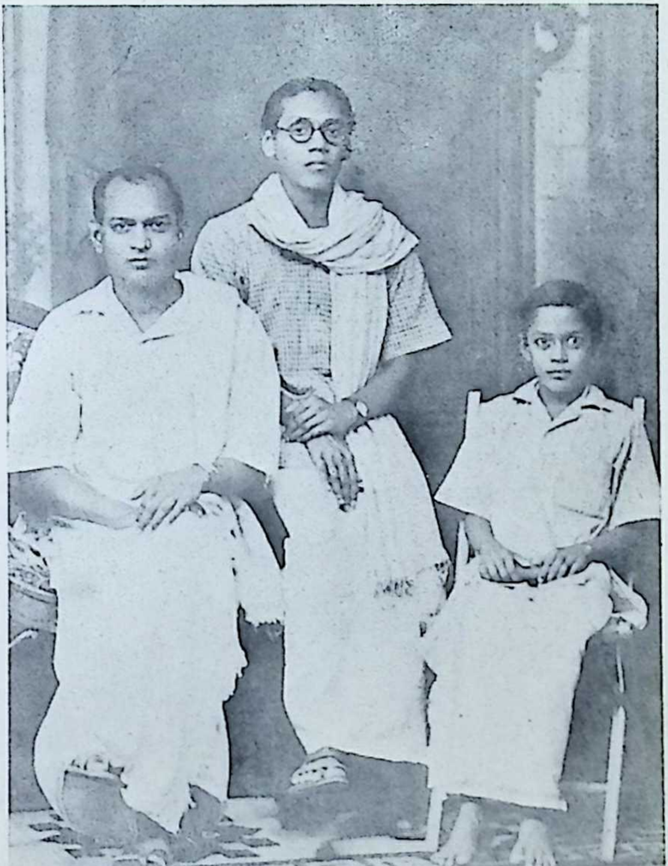
The answer was in the affirmative.

Now I wished to hear the details of the Pallathur election from the lips of one who had been in the thick of the campaign for the Congress. Details

about it have appeared in Madras newspapers I was told and I hardly think it necessary to narrate anything here. The election resulted in a defeat for the Congress, its candidate Mr. Nagappa Chettiar losing a chance to serve his community folk. He was no seeker after any public office to parade his power or influence. The Karaikudi Congress Committee requested him to contest the seat and he responded to the call. " When he was defeated, he was not personally worried. His only regret was that the Congress lost a seat" said a friend who had called to see me.

A fluent talker in Tamil, a man of spotless character, Nagappa Chettiar is the idol of youngmen in Chettinad. He is thoroughly public spirited and the masses acclaimed him as a hero of the Nagarathar community. I wished to meet him and make his acquaintance but durir.g my brief sojourn in Chettimarnad Nagappa had gone to Madras.

How did the Chettiars feel about the Congress Cabinet's determination to introduce Hindi in schools? I asked this question to my callers in all earnestness. I pointed out to them the need for a single language for India in the coming years when ruling powers would be gradually passed into our hands by Great Britain. I drew their attention to what Kemal Ataturk had done for his country in the matter of establishing a new language. Hindi is difficult to learn in any short period I knew, I said but then was there any harm in learning it by gradual stages?—I wondered. The replies I got to my enquiries were interesting. Again it was the patriotic young Chettiar who was full of enthusiasm for Hindi propaganda. The elder folk did not whole-



NAGARATHAR YOUNGMEN OF TO-DAY.

heartedly like the idea nor were they prepared to welcome the move. While the people of South India had not improved the study of their mother tongue Tamil to any appreciable extent just as they have failed to improve their knowledge of the State language English, would it not be taxing to learn yet another language they queried. Similar views were put forth by several other Chettiars in the course of my conversations with them.

Now the talk turned to other topics. I asked whether the Chettiars welcomed the idea of socialism for India eloquently preached by Jawarilal Nehru and men of his way of thinking. It would be interesting to know what the Chettiars thought about the question because they are a wealthy class as a whole. Ordinarily, they are not for any socialism because they are capitalists. But the youth of the community would not mind if such a political order were to come. It is because that even among the Chettiar capitalists there were some super-capitalists who used their social prestige and influence to mercilessly swindle their fellow folk. I was told that there were a handful of such men who used their influence with the people to part with huge sums of money under false pretexts, men who swindled the funds of community temples, misappropriated fortunes from helpless widows and tactless young plutocrats. All these scoundrels go unpunished for their wickedness, and the Chettiars who fear, hate, and dread these individuals expect only the Heavens to give judgment for them some day before death takes them, I was told. A social crusader like Upton Sinclair would find ample material for his life time to write about these swindlers among the Nagarathars. I myself cannot

deal with them at length for the scope of this work is limited to a mere holiday journal.

The clock showing the hour of twelve my visitors departed. I felt profoundly thankful to these youngmen for opening my mind to the many existing facts about their community. I wished I could make them talk more but then where was the time ?

To-day is " Bharati Day ", by which I mean a day to commemorate the birth or death whichever it is, I know not, of South India's famous song composer Subramania Bharati. There have been thousands of Tamil composers in all ages, men greater than Subramania Bharati but they are not remembered similarly. I do not know why. Subramania Bharati is a composer of recent date. He sang many patriotic songs and stirred the spirits of people to aspire for political freedom in right earnest. I myself have studied his song *Vande Mataram* for which composition I don't mind offering a crown for Bharati. On reading it a few years ago I was very much struck by the tune, meaning of the stanzas and its effect on my mind.

At Devakotta there was a meeting to commemorate the 'Bharati day' and speeches, the usual speeches, were to be delivered by Congress leaders of this part. I could not attend for I had arranged to go to Pallathur. On arriving there I was delighted to see a hundred small children fully clad in khaddar dhoties, shirts and Gandhi caps, parading the streets flying the tri-coloured Congress flag. Their tiny voices echoed the songs of Bharati. They went in procession with apparent enthusiasm instilled in them by the elder folk in the village.

From Pallathur I went to Kanadukathan. The brief journey was rather trying. Rain fell and the red-soiled roads became muddy and dirty. In one or two places the wheels of our car went on skiding. Minnie at the wheel cast his amazed looks at me, his eyes querying whether I knew that the wheels were skiding!

In Chettimarnad, people widely complained that there was no satisfactory rainfall. Now and then a few showers fell in some villages but they were not enough. Even the drinking water problem assumed a grave importance in some villages but to solve the question, no one is better qualified than the Chettiars themselves.

September 12.

This is the first Sunday since our leaving Madras. Here in Ramnagar you don't get the sabath feeling you have in the City. The gladdening peals of Church bells you hear in Madras at dawn are not striking my ears. Probably the Christian Missionary has not persistently tried to preach the Gospels to the people of Chettimarnad, where I did not see any conspicuous Church building so far. Only near Kanadukathan did I pass through a grave yard filled with wooden crosses while on my way to Ramnagar. But I understand that there are small Churches here and there in Chettimarnad, especially in localities close to Chettiar villages. Here converts from the depressed classes have built up small homes to live. But I understand that a few hundred years ago a Swedish mission sent men to Chettimarnad to spread the message of Jesus. The mission had established a centre at Saragani, situated about nine miles from Devakotta and here you see the ruins of the Church built at that time.

Among the Nattukottai Nagarathars themselves not a single person has embraced Christianity, I am told. This is probably due to the Chettiars' firmness to stand by the religion of their forefathers, they being strict adherents to the age long Hindu traditions, as they existed in South India.

As followers of Shiva the Chettiars freely smeared holy ashes on their person and almost all of them conducted religious worship in temples and homes at daybreak, also in the evenings. They

have spent millions of rupees in building new temples and renovating the old ones, making diamond and platinum jewelleries to adorn the stone-made deities in temples. They have done all this not only in India but also in Indo-China, Burma, Malaya and Ceylon where they live to-day.

Then about a decade ago came the Self-Respect Movement aiming to strike a death blow on the Brahmin priest-craft. When it spread through some parts of South India the Chettiars became interested. The youngmen of the community admired the rationalist outlook of this Movement and it appeared for a time that all the Chettiars would enthusiastically give their support to it. But the founders of the Movement soon got into an unholy alliance with the Justice Party and this brought a check to its growth. To-day a few social theories such as widow re-marriage, advanced by this Movement seemed to have been retained by the Chettiar youths, though its leaders are not looked upon by them in any favourable light.

I left Ramnagar early in the morning pitching my destination as Pallathur. Here lived my friend Mr. Murugappa Chettiar (Jr.) who was kind enough to call at my office in Kuala Lumpur four years ago while on a visit to the Malay States. Mr. Murugappa is the eldest son of Dewan Bahadur Murugappa Chettiar, a well-known member of the Nagarathar community. Like the father, Murugappa (Jr.) had taken to banking and commerce for a career after English education. In 1930 he went to Washington as one of the four Indian delegates to attend the Conference of International Chambers of Commerce. Not interested in the rough and tumble of politics

he devotes his entire time to the various business enterprises he has initiated.

I met Murugappa in his palatial Pallathur residence. I suppose that his is the biggest mansion in that village. The floors were marble filled and the drawing room was furnished with comfortable *setees* and cushioned chairs. Pictures taken at a lunch given by Dewan Bahadur Murugappa to Sir George Stanley, a former Governor of Madras, Ex-President Hoover addressing the Assembly of the International Chamber of Commerce, important members of the Murugappa family, all were fixed on the walls. The home has been kept up tidily and even the paint on the walls remained so clean.

Murugappa and I talked of trade conditions and banking problems facing the Chettiars. Since the separation of Burma from India, the Chettiars in that country were facing many ordeals, Murugappa pointed out. Already an Agricultural Bill aiming at the alienation of Chettiar interests in Burma threatens them. In this connection Murugappa's younger brother Mr. Vellayan Chettiar has been doing his best in the interest of his people in particular and the Indians in general, as a member of the Burma legislature. I have heard much about Vellayan Chettiar's good work for the Indians in Burma from other sources and here I was glad to recollect that.

I was happy to have called on Murugappa and renew his acquaintance at Pallathur, which I left by ten of the clock.

While returning, I decided to see Karaikudi and learn about general conditions because this is the

only Municipal town among the Nagarathars. I also wanted to call on Mr. Meyappa Chettiar the Chairman of the Municipal Council and the talented Commissioner Mr. T. Purshotam Mudaliar about whom I had heard in Madras from friends.

Being Sunday, Purshotam was at home on holiday. When I sent in my card, he received me cordially. A soft look, a pleasant smile, a rather well built physical frame, a heart full of spontaneous feeling for the "other fellow," these make Purshotam. He possessed a ready sense of humour and appreciation for anecdotes. He told me he had never been west of Bombay but I found him a pleasing conversationalist fit enough to adorn the drawing room of any Continental gay city.

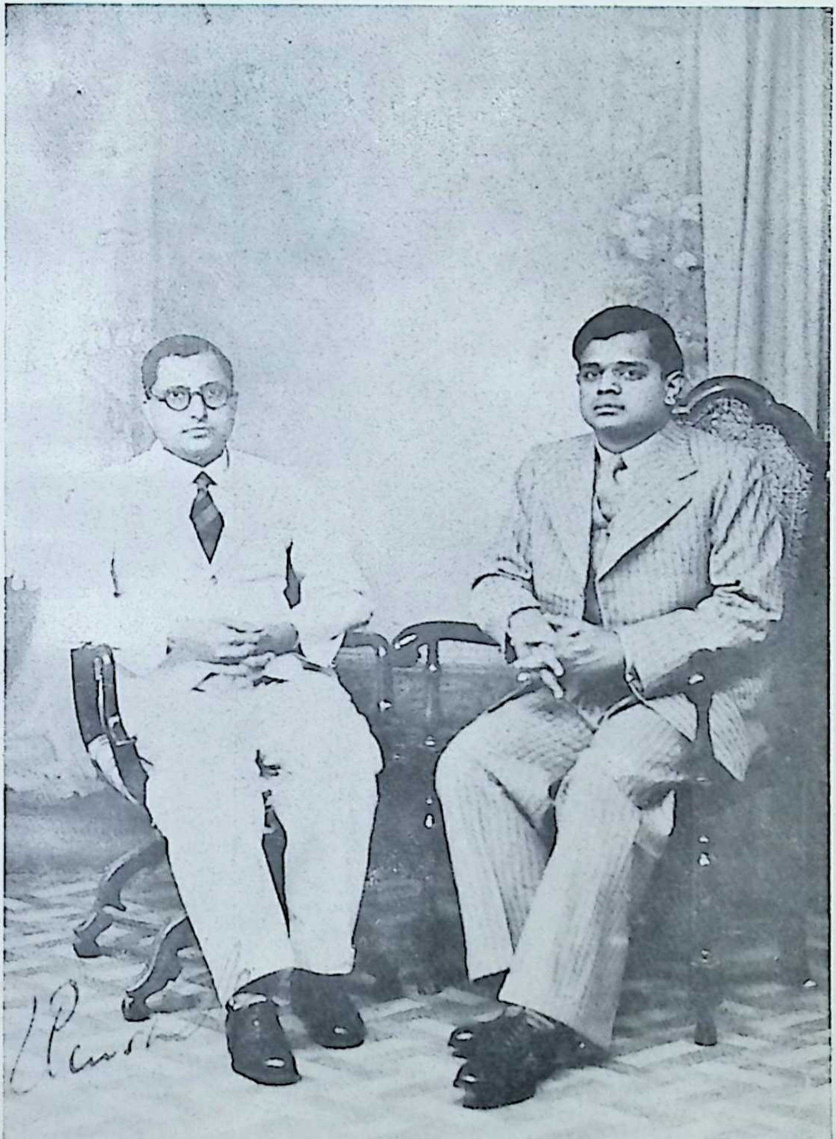
I got a copy of the Commissioner's administration report for the past year, a document which I studied with much interest. The innumerable attempts made by Purshotam, the Municipal Chairman and the Councillors to turn Karaikudi an admirable town, everything has been drawn in it. With the ardent co-operation of the citizens of the place, Purshotam has been able to do much for Karaikudi during the last one year he has been there and what he has done could be looked upon by any other Municipality in South India with envy.

Many Chettiar leaders I visited in and around Karaikudi spoke very highly of the work done by Purshotam. Well then what is the secret of his success in the job? I believe that his back ground for the task he now shoulders has been enviable. A graduate of the Madras University, he had been Personal Secretary to the late Rajah of Panagal.

and Dr. P. Subbaroyan, both Chief Ministers in the Montford reform years. They handled the portfolio which governed the affairs of District Boards and Municipalities and it was only inevitable that Purshotam should have gained ample knowledge of these institutions. After Subbaroyan's chief ministership days, Purshotam moved out of Madras to become the Secretary of the Ramnad District Board. While in that office, he came into contact with Chettiars and their problems. Later on, he became Commissioner of the Tinnevelly Municipal Council and later still, at Chidambaram where such an eminent Indian as the Rt. Hon. V. S. Srinivasa Sastri found Purshotam a "watchful and co-operating Commissioner". Wherever he served, Purshotam earned a good reputation for himself and that, by his steadfast and public spirited service.

When Purshotam was secretary to Dr. Subbaroyan, Sir John Simon came to India with the Royal Commission on reforms. The British statesman went to Ooty to stay with the Chief Minister of Madras. Subbaroyan had to go away to Madras some time later and Sir John's stay was looked after by Purshotam, then secretary to the Minister.

One day when the eminent lawyer wanted to visit Coonoor he asked Purshotam not to worry about posting police guards *enroute*, as it was done throughout the Commissioners' tour of South India. Purshotam was nevertheless inclined to post the usual police guard on duty. Sir John had his trip and returned. He thanked Subbaroyan's energetic secretary for not causing him the embarrassment of seeing policemen from yard to yard. He saw none of them on the road to Coonoor.



MR. T. PURSHOTAM. MR. M. S. M. MEYAPPA CHETTIAR.

"They were all behind the bushes hiding on either side of the road" replied Purshotam whereupon Sir John was moved to a hearty laugh.

Purshotam's popularity in Karaikudi to-day is not built upon any publicity stunt. What he has been able to do for this town is not of passing but permanent interest. He understands the Chettiar mind and the Chettiars understand his clear, well intentioned mind. So the public of Karaikudi co-operate with him whole heartedly in the schemes he lays out to better the conditions in the town. Since his becoming the Municipal Commissioner and Mr. Meyappa Chettiar taking office as Chairman of the Municipal Council, an era of progress has dawned over Karaikudi. A clean public market, a better water supply scheme, a few public kiosks where passersby could drop in and read the latest news from the papers placed there, effective enforcement of the brothel act, a middle school where co-educational ideals are promoted, the Meyappa maternity home, a decent traveller's bungalow, a Harijan residential school, better houses for the scavenging population of the town, frequent public lectures on health topics, better street lighting, smoother metalled roads, clock towers, attractive arches at the entrances to the town, all these have been made possible for Karaikudi. Plans to use the radio for public entertainment, are being considered at the moment.

I found the Karaikudi Nagarathars possessing a fine civic sense. Wealthy men among them have developed ceaseless enthusiasm to contribute liberally for doing this and that in order to beautify the town. Municipal Chairman Meyappa himself has paid

thousands from his private fortune to improve conditions in his home town.

Purshotam was frank and free in conversation. He told me that the Chettiars generously spent money to accomplish all kinds of projects aiming to improve Karaikudi but anything done could be done only with Government sanction. It was an uphill task to get the departmental sanctions for anything in time. Red tape and routine entailed embarrassing delays. The consequence was that the right thing was seldom done at the right moment.

"The local self-Government Act needs a clean revision as early as possible" Purshotam told me as we sat face to face on each side of a dining table, eating a hundred per cent vegetarian lunch spread over a large plantain leaf.

"If I want an extra water tap fixed in some public centre of the town due to the scarcity of water, it takes about three months to get the necessary outside sanctions." He went on.

"And when the sanction does arrive, the rains would have come and the need for the tap might not at all exist".

So, the Act and the rules needed revision, he emphasised. The previous Government took powers out of the hands of Municipal Chairmen and gave them to the Executive authority, but the result has not been completely satisfactory. The Local Boards and Municipalities cannot do any substantial good to the public under the present Act unless the Government interference is lessened to a considerable degree from what it is to-day. Perhaps Mr. Gopal

Reddy, the brilliant young Minister for Local administration would think over this question.

Lunch Over, Purshotam and I went out to see the Municipal school for Harijans. It is a residential school started on a small scale and its birth was possible due to the generous endowment made by a well known Karaikudi citizen, the late Dewan Bahadur M. R. Subbaya Chettiar. Later we drove through the streets of Karaikudi examining the roads and traffic arrangements. Everywhere Purshotam was greeted by the people. Now and then he stopped the car to remind a Chettiar of his promise to bear the cost of erecting a clock tower or an attractive brick arch.

By four o'clock we reached the residence of Mr. Meyappa Chettiar, the Municipal Chairman. I had seen his pictures which appeared in the Madras newspapers, also had read tributes paid to him by prominent people for his philanthropy and public service. So I was rather anxious to take this opportunity of meeting him and make his acquaintance. And the meeting now took place.

Meyappa Chettiar greeted me heartily on being introduced to him. A dignified looking youngman, he was quiet and unassuming. He spoke very little and the little that he spoke were words so well chosen. He had not sought acadamical distinctions in college but that did not in any way dwarf his personal attainments in public life.

The man's good taste for things beautiful was evident from the way he kept his bungalow. Here furnishing had been done with much consideration and thought. The drawing room, dining room

and the veranda have been furnished in an impressive manner. It was a great relief for me to see this home in Chettimarnad after one had seen the monster looking dirty homes in Arimalam and Kanadukathan.

Meyappa, Purshotam and I sat talking in the garden of the bungalow, where well laid out turfs and pleasing plants gave an attractive appearance. Added to these the garden was illuminated at night fall with effective colour bulbs and this made the place look so lovely.

Meyappa Chettiar has the distinction of being the youngest chairman of a Municipal Council in India. In his twenty third year, he was elected to that position and thereby, he was honoured as the first citizen of his town. The innumerable evening parties given in his honour shortly after his election would establish his popularity in Chettimarnad.

Meyappa did not take this honour done to him lightly. He wanted to justify the choice of his townsfolk in electing him as the Municipal Chairman. Within the three years he has been in office, he has done much to make Karaikudi look better beautiful and brighter. The confidence and expectations of his fellow-citizens have been more than justified by his chairmanship of the Municipality.

Meyappa is a philanthropist and spends liberally for all deserving causes. He maintains a middle school for girls entirely at his own cost. A residential religious school at Chidambaram is similarly maintained by him. When a Minister of Education with the Madras Government asked him to apply for a Government grant, Meyappa refused.



To suffering and expectant mothers in Karaikudi, he gave the gift of a free maternity home named after him. Here a qualified woman doctor held periodical lectures on maternity and child welfare problems.

Meyappa is a Nagarathar millionaire. In private life he is a banker. His wealth and banking interests are distributed in countries like Ceylon, Burma, Indo-China and Malaya. In those countries he owned rice and rubber plantations too. In India he owned cotton spinning mills.

A man of winning manners his love for the arts particularly struck me. An accomplished musician in Tamil, a lover of fine paintings, he has taken to gardening for a hobby. Besides, he plays a few sets of tennis in the evenings.

After taking leave of Mr. Meyappa Chettiar I motored to the Gymnasium and park, now in the course of construction. Facilities for the physical development of Karaikudi citizens are given here. Plants are growing up. A library building is being built and Purshotam tells me that the Municipal Council intends to put up here marble statues of Hercules and Gandhi—a rare combination in physical strength !

Within the park is a useful building exhibiting posters showing health hints in pictures. This structure was built by a generous Chettiar philanthropist in Mr. AR. A. RM. Chockalingam Chettiar, well known for his services to the people in Karaikudi.

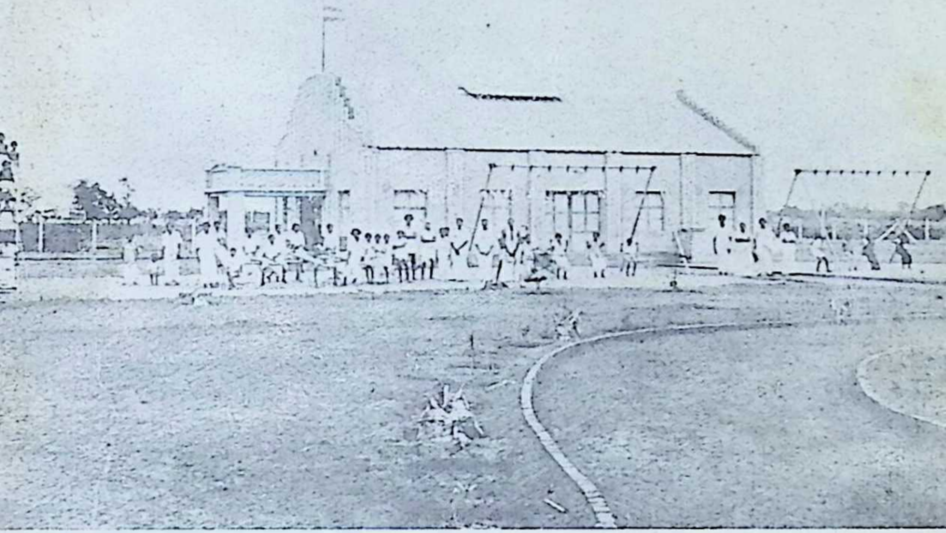
The Gymnasium has become very popular and you judge its popularity from the number of people

who flock here in the evenings. Old and young came here for passing the evening hours. And after sunset the coloured electric bulbs fixed here made the place look so lovely as if a clear moon was shining and spreading light.

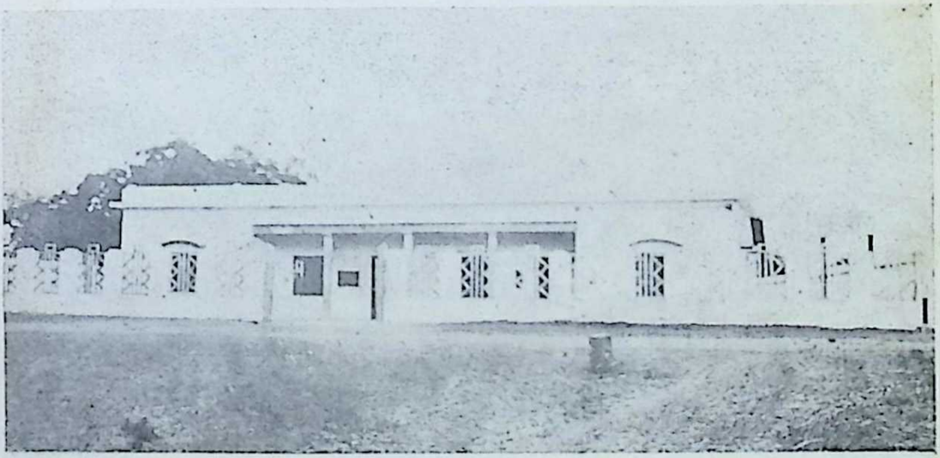
From the Gymnasium I straight went to a theatre to see Mohan Bhavani's picture the *Ape Man*. This is the first time I saw an Indian picture during the last three years. I was struck by the vast improvement that has come to the Indian film industry as judged from this show.

The *Ape Man* was a Hindi picture and the visitors in the theatre were all Tamils. But from the enthusiasm shown by the audience I understood that even Hindi was clear to them.

Half way through the picture I hurried back to the car and drove off towards Ramnagar which I reached in time for dinner.



MUNICIPAL PLAY GROUND, KARAIKUDI.



THE MEYAPPA MATERNITY HOME, KARAIKUDI.

September 13.

This morning I develop an unusual interest in Botany! So on leaving bed I went out into the garden and kept myself busy examining the plants and flowers and their beautiful blossoms. Returning to my room by eight of the clock, I breakfasted with fried wheat flour, plantains and coffee, instead of the usual heavy stuff, the rice cake.

A News Agent had called to enquire whether I was stopping in Chettimarnad for any length of time and whether I would require Madras magazines and papers. Since he did not bring any to the bungalow, I decided to go with him and see his stock. I drove off to Devakotta in the hope of returning pretty soon with a few periodicals, so that I might spend the day reading.

On our way we saw a youngman sitting on the steps of an old stone built temple of Ganesha with a copy of the *Illustrated Weekly of India* in hand. Stopping the car I went up to him. He was doing a 'cross word' or 'common sense' puzzle with a thick English dictionary besides him. He was a Chettiar who had not even matriculated at school, he told me. The lure for winning a big prize from the *Weekly* had seized him and he was at its pursuit.

"Do you think you can really win a prize?" I asked.

"Sure, I once got a consolation prize and now I am after the big 25000 cash" he replied, with a twinkling of his eyes.

I smiled. I was happy to find that the *Weekly* was popular even in these parts, where the English language has not made much advance. After all, Mr. Stanley Jepson's pioneer efforts in popularizing modern pictorial journalism in India found no appreciation wanting even among the Nagarathars. The News Agent who accompanied me said that the *Weekly* was popular out here and people purchased it to while away the time looking at the pictures if they happened to know no English.

Now arriving in Devakotta, I was able to lay my hands on the *Madras Mail* which I was rather anxious to see. I wanted to know the latest about the aero twins! I could not at all imagine as to what the freakish Kangaroo and the amusing arctic dog were not capable of doing on earth! The last I heard about them was their starting a school to teach canoe-rowing! For six days I had not seen the *Mail* and now I wanted to have a look at it.

As for the *Hindu*, I got it every day at my residence in Ramnagar. It was here, there and everywhere, the most popular newspaper in the English language circulating in these parts.

More than all these, the Tamil newspapers reached a larger number of readers. The *Dinamani*, *Swadesamitran*, *Anand Viktan*, all of Madras are sold here in large numbers. The Chettiars being literate only in Tamil in most cases, the demand for Tamil newspapers is nothing surprising. But what

is surprising in fact is that even the English-knowing Chettiar had a passion only for the Tamil news sheet.

In Chettimarnad itself there is a paper called the *Kumaran* published from Karaikudi. Another Chettiar publication is issued from Madras, the *Oolian* edited by an ardent Congressman Mr. Roya Chokalingam. This journal had translated into Tamil many of my articles which originally appeared in the *Bombay Chronicle*. Further, I was shown in Chettimarnad copies of the *Dinavanikan* and *Virakesari*, being Tamil journals published from Rangoon and Colombo.

The reading habit is fairly prevalent among the Chettiars. In olden days they purchased religious books but in these days, it is nothing surprising for any one to unearth a copy of the Tamil translation of Karl Marx's *Das Capital* or Jawarilal Nehru's Autobiography in a Chettiar home.

While returning to Ramnagar by noon from Devakotta my car gave trouble. As Minnie went on attending to the engine, I saw a friend, Mr. A. V. Thyagaraja whom I had known in Madras passby. He offered to give me a lift in his car and I accepted his kindness, leaving Minnie to return to Ramnagar whenever he got well with his machine.

Thyagaraja was interesting. I had known him as a Reformist minded member of the Nagarathar community, an enterprising business man and thoroughly modern in outlook as a result of his trip to England a few years ago to study electrical engineering. To-day he is just over thirty.

He was willing to help. I asked him whether the Nagarathar community was educationally progressive. He agreed but then he was not satisfied with any snail-speed progress.

" In all Chettimarnad, we have only five high schools and all these have been founded by private individuals. They have endowed money to run these institutions. I do not know whether the Government give grants but I do know that they have taken no initiative to help the Chettiars educationally " he went on.

And in these five schools non-Chettiar children numbered more than the Chettiars. Of female education the less said the better, added Thyagaraja.

" The only English school for girls I know of is the one maintained by Mr. M. S. M. Meyappa Chettiar, the Municipal Chairman of Karaikudi, in his town. Even that is a middle school " he said.

Thyagaraja does not believe that any appreciable progress will attend the boys and girls educationally unless they are educated in an atmosphere different from that which prevails in Chettimarnad at present. To broaden the outlook of these children a residential school at Madras would be helpful, he opined. But this must remain a distant dream he is aware of but even dreams sometimes come true, he satisfies himself.

He left me at the gates of my bungalow in Ramnagar. But before we parted, I asked as to how long he would be stopping in Chettimarnad. He replied that he was on a business trip. Then in a serious mood he asked whether I had after all

insured my life. Upon replying in the negative, he demanded that I should take a life insurance policy with the *Midland*, of which Thyagaraja was the Managing Director. I said we would think over it some time later. Minnie too now returned home, just in time for lunch.

September 14.

In the early hours of the morning I sat reading the latest newspapers from Madras. Minnie came up to me and whispered that two Chettiars had come to the bungalow. On enquiry I learnt that they were there to see our host. He, having gone out, they sat awaiting his return. One was the man whose acquaintance I had made at Devakotta two days ago. The other was a medium sized well built, well fed man with a clean shaven head and face. He had a summer jumper on his person, also a towel. He was however introduced to me as Raja Nachiappa Chettiar. A spirit of reverence for this important person came into me and I therefore greeted him. I asked him in all innocense where his Zamindari was and whether it was in Chettimarnad itself. Now Nachiappa and his companion began to laconically smile. I was puzzled. I began to suspect that there was some joke somewhere. Yes, there was one.

"Raja' is only a nickname for Mr. Nachiappa", my Devakotta acquaintance enlightened me.

All bursted out into loud laughter.

Well, Nachiappa is an interesting person. He told me the story of his life in South India and Burma, an adventurous tale of its kind I am yet to hear from any other Chettiar. This story has all the thrills and colour of a moving drama. With mixed feelings of pity and amusement I listened to

Nachiappa for full four hours. As a story teller he had the gift for vivid description and clear exposition that even a Philip Oppenheim would have felt astounded at Nachiappa's capacity for narrative.

Two or three Chettiars who joined us by this time all kept on listening to the story with flashing eyes and fastened interest. When Nachiappa finished, I suggested that it was good material for an Edgar Wallace thrill film. A man present asked whether I myself would write the screen play! What a job! I wish I had the time for it.

After Nachiappa left me, I started walking up and down the veranda just to get into me a 'fine feeling'. As I walked, my attention was drawn to a photograph of a Chettiar woman on the wall. It was that of an aged person with long bored ears from which dangled a kind of solid gold jewellery, the ear-rings. But what a contrast to-day? The modern young ladies of this place appeared to keep up the latest fashions in *sarees* and jewelleries as in the city of Madras. The craze for jewelleries too has become less these days among them, I was told. In Devakotta I saw a few pretty looking women going along the streets carrying well polished brass pots filled with water, resting on the side of their waists. They displayed no false modesty at the sight of men by casting their looks groundwards. At home, they were not social with visitors and guests unless they happened to be Chettiars, closely acquainted with their family. And in their homes, they are given a separate place to remain at the backyard.

In the afternoon I met Mr. S. A. S. Rm. Ramananathan Chettiar, a member of the Madras Legislative

Council. A fair complexioned man, he spoke softly and his manners were gentle.

The descendant of a reputed banking family at Karaikudi, he has been active in banking business for several years now. At the early age of ten he was sent to learn the Chettiar banking methods in countries like Malaya and Burma, where his forefathers had business. In his 'twenties he went over to Tanjore and established business there. Slowly he entered public life. He served the Tanjore Taluk and District Boards for some years and later, becoming the Chairman. To-day he is the President of the Tanjore Municipal Council. He has spent several thousands to help public causes such as schools, clubs, associations and Hindu temples. In recognition of these services he was awarded the title of *Rao Bahadur* in 1927 but he relinquished the honour last year in order to join the Congress Party.

"For eighteen years I have been in the Justice Party but lately, I din't like the way the Party's affairs were managed. So, I left it and joined the Congress" he told me.

Mr. Chettiar and I discussed the so-called Sino-Japanese war for a while before we parted.

When evening came I went out for a ride with Mr. Subbiah of Devakotta. I had made his acquaintance at Madras some months ago. He had college education and he talked of the Chettiars' attitude towards English education. He told me that in these days the Chettiar youths aspired to have English education. To my knowledge there must be at least a couple of dozen graduates in the community. I know a few who had gone to



Mr. S. A. S. Rm. RAMANATHAN CHETTIAR, M.L.C.



Mr. MURUGAPPA CHETTIAR (Jr.)

England to study but two of them are Barristers. Mr. Somasundaram who practises in Madras is one. The other is Mr. K. V. A. L. R. Alagappa Chettiar who plays a conspicuous role in the commercial, industrial and banking activities in South India.

September 15.

Six days have rapidly passed since I arrived in Ramnagar. To-day I have planned to leave Chettimarnad after making a study of the powerful community of Nattukottai Nagarathars. I left Ramnagar with a pleasant memory of my days there since life had been interesting here except for the scorching heat of the sun during the day time. By sun rise Minnie and I drove off aiming to reach Madura towards evening, a distance of sixty miles. But we had no plans to go straight. We would rather loaf about and see some more Chettiar villages. Sure, we might not know a soul in those villages but then did that matter much? We only just wanted to see whether anything out of the ordinary would present itself before our eyes in any of these villages we expected to enter by chance. No, no. We must be disappointed as we anticipated. We motored to Karaikudi straight, then to Kandanoor and Kanadukathan. From there we drove into the Pudukotta State by mistake, since we were not aware of the roads rather clearly. At the State boundary we were asked to pay a toll gate fee of a rupee as we had done days ago while coming down to Pudukotta from Tanjore. The embarassment of paying a toll fee did not lessen my enthusiasm to drive ahead. Neither did Minnie protest. So in a few minutes we found ourselves in a village called Konapet where not only the Chettiars lived in large numbers but also a section of the population was Moslem. We stopped here for a while along side a holy tank situated near a temple and asked a passerby for some

details concerning the village. Then we drove off. In another few minutes we were in Keelachevalpetti, a village divided into two, the northern half belonging to the State of Pudukotta and the southern half to the District of Ramnad. Seized by thirst and fatigue we stopped the car on the road and asked a passerby to give us water. He was a Chettiar youth who I was later happy to know, had his education in Malaya. When I gave him my card he was pleased to see me. He took us to his fine bungalow and gave us coffee and allotted a room for taking rest till whatever time we chose.

During the talk with this youngman I learnt about the adoption customs which prevailed among the Nattukottai Chettiars. It was a common thing among them to adopt a heir from a relative's family when one had no sons. But in the case of this youth he was 'adopted' into a family under exceptional circumstances. Bright lad he is, his parents were not very rich, I mean according to the Nagarathar standards. In another family a man passed off leaving a large fortune and two daughters who were already married. These kindly women adopted this boy as the heir to that fortune and took him as their adopted brother, leaving aside all thought of sharing the money between themselves. To hear about such noble minded women was to feel reverence for them.

By three Minnie was at the wheel again, having me by the side. The car moved on raising a cloud of dust behind. Our destination was now Tirupatoor. Minnie had a special purpose in visiting this place. He said he had been there more than once to see his spiritual Master. And for me it was nothing out of the way to go into the presence of a

man who spent his time in Godly thoughts and service of fellow human beings.

Four o'clock found us in Tirupatoor. We drove at a speed slower than a country cart *enroute*. We stopped at a bazaar where Minnie purchased rose garlands and lemon fruits to offer to the *Guru*. He gave me a couple of lemons and advised that I placed them before the Swami on meeting him. I agreed.

Then driving through a narrow lane, Minnie pulled up before a modest looking village house. Here I was advised to take off my shoes but he said I could have my pants on and that there was no need to change into a dhoti. Washing our feet, we entered this house. Passing a small yard, we stood before a huge stone built hall, the inside of it being rather dark. Minnie led the way for me and I went behind. A few more men followed us.

Inside the magnificent hall I observed at the northern extremity a raised platform with brass railings resembling the seat of a judge. Here on the wall was a full-sized mirror, a couch by the side and a pretty wall clock which chimed the hour of half past four as we entered. Before I had finished observing these, Minnie had reached a chair where a venerable looking man sat at ease. He appeared to be less than middle aged with a boyish smile playing on his lips. He had left his hair uncut and it flowed over his ears and neck at the back. Attired in a dhoti and shirt he had around his neck a dark scarf which had some spiritual significance, I thought. He was none other than the Maharshi Marganatha Andakai, the sage of Tirupatoor, to whom we had gone to pay our respects.

Minnie placed the rose garland around the Swami's neck and stood back. Then I advanced and presented the lime fruits which he asked me to place at his feet. I did so. From the time I entered the hall the Swami kept on his looks steadily at me. Perhaps I might have been the strangest looking man ever to cross the portals of his holy seat, with my pair of tan trousers and green-coloured shirt. In that I might have perhaps looked like a typical Arizonian cow-puncher.

Pretty soon the Swami ordered that carpets be spread before him, so that we might be seated in comfort. Minnie, his spiritual disciple then began introducing me in a few sentences by narrating some of my journalistic adventures in a dozen countries of the world. The Swami was interested. He looked at me ever more sharply with kindly eyes and a pleasant smile. He asked me whether I knew how to read and write Tamil and I replied that I knew a little.

"I too know very little of it only" he threw back.

As in the case of most holy men in India, the Swami knew that our visit to him was to get spritual enlightenment. But then he could talk only certain things to strangers. And these he was prepared to talk to me. Besides myself the five men present were all his disciples, to whom he had already given spiritual enlightenment after holding special confirmation discourses. Presently Swamiji began talking about the *Bagavad Gita*. In a ringing voice and with a bold look he said that one of the most important religious works in the world at all times had been the *Gita*. It contained a great

philosophy and a great moral lesson for every man to think about and feel happy in life. The Swami then went on stressing the need of every man to obtain the knowledge to first know himself and then attain *Moksha*. On these two themes he went on speaking, now and then quoting a Tamil poem to illustrate the meaning of his views expressed. For me much of what he spoke was not light because I do not know enough Tamil to appreciate his views. I wish there was some one to make things clear. But those around me, I was later told, understood the Swami's discourse very very clearly, since they had a good knowledge of the language. They kept on saying at intervals " *Gurunatha*, *Gurunatha*," since they, as disciples understood the essence of the discourse better.

I was very much impressed by this Sage. His graceful face and the kindliness with which he received me are things which cannot easily fade from my memory. As I write these lines his picture comes to mind in all clarity, the very picture of him I saw when sitting before him a fortnight back. His thorough sincerity and humanity are so striking. In brief here is a spiritual leader who is a plain man in plain clothes with a plain philosophy for the plain man. He does not ask you to leave home and see your wife and children in tears. He does not say that only in a beast ridden black forest could you come across God face to face or attain salvation. Even as a house-holder one could attain self-realization. He is not opposed to religions but believes that all religions say the same thing. Be a Buddhist, Christian, Jain or a Zorastrian but have faith in God and firmness to lead a clean life. He teaches you the *Vedas* and explains their meaning

in a simple manner though he himself knows no sanscrit. He talked about the *Vedas* only in Tamil. He teaches you the Quoran and the Bible and interprets the significant sayings in them. But all these holy books say only one thing—the existence of God and the purpose of a clean life, he points out.

Minnie. his disciple tells me that after he had met the Swami and accepted him as *Guru* he had obtained the knowledge to attain salvation. Only after I become a confirmed disciple of his could I write in detail anything about the beauties of Swami's teachings. Not until then.

The Swami Marganatha has founded an organization known as the *Meivazhi* Society, or the Pilgrims of Truth Society. And he has about two hundred disciples drawn from the folds of Hindu, Moslem and Christian, scattered all over South India. They have published one or two books in Tamil and I know nothing about their contents. But the *Meivazhi* Society has been working in a quiet way. "Come ye, all those who seek the kingdom of Heaven" seems to be the call but no propaganda for strengthening the membership of the society has ever been attempted, so far. There has never been any newspaper publicity about this sage either. No pictures in magazines, no elaborate life sketches, no press interviews, no tourist biographies, have appeared about him in the press. He wants none of these either. In his own quiet way he gave his teachings to those who went up to him thirsting for a correct spiritual understanding in their life time.

Minnie tells me that Maharshi Marganatha was born in a Moslem family in the village of Markhampetti in Coimbatore District. That was about

seventy years ago. Though he had a thirst for knowledge he could not get any schooling facilities in early life. Somehow he learnt to read and write Tamil from a teacher who conducted a school under a banian tree in the village. In religion he learnt to recite the Quoran at first and that made a special appeal to him. But soon came the quest, the quest of finding the truth about life and the state of the soul after death. He went after prophets and preachers to learn the correct path to salvation. He asked orange-robed sanyasins, the black robed bearded fakirs and the Gospel preaching Christian missionaries to show him the correct way for God realization. In all these ventures he failed and finally, he settled in Thingaloor disappointed. Now he turned a trader. He became a corn broker, He must have been about twenty-two at that time. To him now came a wonderful man, Thanika Vallal by name. They spent twelve years together. Then the Vallal disappeared. Where he went, no one knows. But before he left, he was able to quench the spiritual thirst of Marganatha to find God. A change came into his life now. He felt himself a different man. Leaving Markampetti he toured all over India and Burma. Then returning, he went to Keelachevalpetti, later moving on to Rajagambiram, in Ramnad District. At this time men began coming to him in large numbers to hear his teachings. Marganatha taught them what he himself had been able to know from the Thanikai Vallal. "Have your temples, mosques and churches by all means but these are all preliminary things in the path to find God" he told his audiences. "But there is a higher stage which man must attain". Hindu priests, Moslem Imams and Christian Padres heard about this

new doctrine with dismay. They thought that here was a man raising up a revolt against priest-craft. They abused Marganatha and set the people to persecute him. Finally the sage was forced to flee from Rajagambiram and find another shelter in Tirupatoor. Even here the persecution went on for a time but soon it ended. Marganatha's popularity now began to rise. More and more people came to him.

He founded an *Ashram* or retreat at Tirupatoor and conducted spiritual discourses. These gatherings attracted greater crowds. Men with a questioning mind and in search of salvation came to him for guidance. He gave spiritual water to their thirsty souls. And here he is in his blessed seventies looking so fresh and youthful.

The Maharshi has no large funds in his possession like the Chiefs of Mutts in South India. The occasional contributions which come to him as offerings from disciples and admirers keep up the expenses of the Ashram. Marganatha's wants are very little. He is said to be living on a single meal a day. Sometimes he does not touch food for days together, I am told.

Now and then his disciples request him to visit centres in South India and he goes. He has travelled to Mecca on pilgrimage besides his tours in India and Burma.

I am not definitely passing any final judgment on the spiritual greatness of Maharshi Marganatha because I have not spent much time in studying spiritual matters. Nor have I met many holy men with a view to discuss anything about salvation

for my soul. But here is Maharshi Marganatha one of the few I have met. I have to be with him for several hours more to fully understand his greatness. But a few of his disciples whom I met were all happy-looking. Their face and talks showed that they have attained a stage in God realization and by that, they felt a certain amount of satisfaction. I am yet to know it. I wish other people also attempt to know it. The grace and charm of Marganatha's face, the simplicity of his discourses, far form the abstract theories and unknown metaphysics were enough to strike me that he was sincere and burning with a passion to show humanity the correct path to salvation, as he himself has seen.

Now to come back to our journey on the road to Madura, after taking leave of the Swami. The sun was descending gradually to disappear below the horizon when we left Tirupatoor. We drove fast doing forty and over at times. Inspite of all that, we reached Madura only by seven. The 'City of Festivals' presented a glamorous appearance at night at our approach to the municipal boundary. Later, we saw the illuminated towers and crowded streets and the busy shopping areas. Not in a mood to drive much, we decided to return to Chokkakulam soon and see our host Mr. S. P. K. A. Krishnan Chettiar, a Nagarathar gentleman, to whom I was introduced already. He had banking interests in Malaya and had returned home only a few days back. So after dinner Krishnan Chettiar and myself sat discussing about rubber prices and the tin-market, also about the possibility of the Chettiars getting back to India at least a little of the enormous amount of money they have invested in that Peninsula.